

Art Unit: 3629

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 127-201 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Remington et al (6,070,150) in view of Washington State Final report.

As to claim 127, 135, 143, 144, 145, 154, 163, and 164 Remington teaches a payment processing method and system in Figure 2 and c. 3 and 4, with an individual/biller (42) initiates a consumer (44) to forward disbursement information and payment information (step 2) to a bill paying agency (46). The bill paying agency would then through the payment information process as a debit transaction (c.3, lines 54-55) from the consumer bank (52) to the bill paying bank (48). The bill paying agency would also send the disbursement information(step 5, Opt D) to an intermediary agency (52) that would be responsible for the final disbursement of the payment.

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It is noted that Remington failed to teach the use of this payment process specifically used for child support payments, however Washington State reference teaches that the use of Washington State bill processing agency that disburses child support payments to other states/intermediary is old and well known.

Therefore, it would have been obvious to one of ordinary skill in the bill payment art to replace the following in Remington to operate the bill paying agency for child support payments:

1. Biller (42) with the state/court or paying employee
2. Consumer (44) with the employer
3. BPSP service unit (46) with accumulator agency
4. BPSP Bank (48) with accumulator agency bank
5. ACH is the same in both
6. Consumer bank (52) is the employers bank
7. CT (56) is intermediary states where the final payments to the custodial child are made.

Therefore, it would have been obvious to replace Washington States bill payment processing center (DSC) with the BPSP Service Unit (46) of Remington because it would allow a contacted agency that specializes in the collection and distribution of money to operate as its child support agency under federal law.

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As to claim 128, 136, 146, 155, 165, 174, 183, 184, 185, 193, 201, and 202 Washington teaches on page 12, the notice of deposit of a child support payment to the custodial parent. Also, it is old and well known in the bill paying art to notify the payer/employer if the obligation has been satisfied.

As to claim 129, 130, 137, 138, 147, 148, 156, 157, 172, 173, 181, 182, 191, 192, 199, and 200 Remington teaches that the money can be paid directly to the biller/custodial parent or an intermediary/state for disbursement of the funds.

As to claim 131, 132, 139, 140, 149, 150, 158, 159, 166, 167, 170, 171, 175, 176, 179, 180, 186, 187, 188, 189, 190, 194, 195, 196, 197, 198 Washington teaches on page 4 the use of a Court order obligation with a case number identifier. Also, it is obvious that the parent could go directly to the employer to have his/her obligation paid directly through their employer.

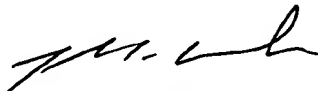
As to claims 133, 134, 141, 142, 151-153, 160-162, 183, 184, 185, 193 it would have been obvious to have the party responsible for starting the payment obligation to terminate the payments after the obligation is satisfied.

Furthermore the combination of Remington and Washington teach the use of FEDI, EFT, EDI in the distribution of information and payment to the proper parties.

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As to claims 168, 169, 177, 178 Washington teaches that the deduction can be performed automatically each month or can be performed upon a specific monthly request.

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to John Weiss whose telephone number is (703) 308-2702.



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JGW

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